



Pack Your Shredder! Identity Theft Advice for College-Bound Students

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MADISON – According to the Federal Trade Commission, one in five identity theft victims is in their 20s. For college students focused on class schedules, socializing and navigating a new and exciting environment, taking steps to protect private information while on campus may be the farthest thing from their minds. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) encourages families to discuss identity theft risks and prevention before a student heads off to campus.

“College students live in close quarters, share personal information online and are less likely to monitor their financial statements and credit reports,” said Sandy Chalmers, Division Administrator for Trade and Consumer Protection. “That adds up to opportunity for an identity thief.”

For many college students, freshman year is their first time away from home and they may be unaware of the need to actively protect their personal information. There are a number of common sense steps that college students can take to keep their personal information from falling into the wrong hands, including:

- **Shred any out-of-date documents that include your personal information.** These documents could include school registration forms, bank or credit card statements or health insurance documents.
- **Never carry a Social Security card with you.** Keep your number private.
- **Secure the information in your dorm room.** Never leave personal documents lying out in the open and consider purchasing a simple lockbox for credit cards, passports or other sensitive documents you may need on campus.
- **Shred credit card offers.** If these offers are stolen, a scammer could open lines of credit in your name.
- **Monitor statements monthly.** Review your bank and credit card statements and phone bills for unauthorized charges or withdrawals. Get a free copy of your credit reports at annualcreditreport.com and review them for any unauthorized lines of credit.

To further reduce the risk of identity theft, DATCP provides the following online safety tips for college students:

- **Privacy and security settings exist for a reason.** Information on social media like birthdates, pet names and travel plans can be used by criminals to hack your accounts or target you in scams.
- **Contact the school’s information technology department.** The school may have guidance for incoming students on how to protect web-enabled devices before connecting to the campus network. This department may also provide anti-virus software or hands-on device support for free or at a reduced rate to students.
- **Passwords.** Mix letters, numbers and special characters to create passwords that are at least 10 characters long, especially on your email account. Many websites send password update and account access emails to customers, so getting hold of these emails could potentially give a hacker access to all of these online accounts.

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- **Protect your devices.** Update the operating system and anti-virus software on your devices to target recent viruses and patch any holes that hackers can use to access your system.
- **Lock down your smartphones and tablets.** To protect your data and make your devices useless for most thieves, use passcodes on the main screen of your device and set the lock time for only a couple of minutes.
- **Watch out for “free” apps and unsolicited email and text messages.** All of these are tools scammers use to spread malicious software. Download programs for your device from an official app store and never click a link in an unsolicited email or text.
- **Surf securely.** When shopping or banking online, look for https: or shttp: in the web address. When using a Wi-Fi hotspot, limit the type of business you conduct.

For additional information or to file a complaint, visit the Consumer Protection Bureau at datcp.wisconsin.gov, send an e-mail to datcp hotline@wisconsin.gov or call the Consumer Information Hotline toll-free at 1-800-422-7128.

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